

## Abstract of the Disclosure

A communication system for performing an electronic-card settlement, includes: a communication network; an electronic-  
5 card terminal system, coupled to the communication network, for reading an electronic card to send an electronic-card settlement request; a bank account management system, coupled to the communication network, for managing a plurality of accounts including a card-member store account and an agent account; and  
10 an electronic-card settlement agent system, coupled to the communication network, for transferring an amount of money from the agent account to the card-member store account in response to the electronic-card settlement request, thereby performing the electronic-card settlement.